

IN THE CLAIMS

Please CANCEL Claim 8, without prejudice to or disclaimer of the subject matter recited therein, and AMEND Claims 1 and 9 to read as follows:

1. (Currently Amended) A method for facilitating access to messages, comprising steps of:
 - storing a message in a database;
 - associating the message with an intended recipient by a first identifier;
 - notifying the intended recipient using a notification message of the message stored in the database, wherein the notification message contains an address of or a link to a website;
 - providing ~~[[a]]~~ the website for the intended recipient to view the message;
 - authenticating the intended recipient using a second identifier;
 - searching the database to find messages for the intended recipient by matching the first identifier; and
 - displaying the ~~messages~~ message for the intended recipient.
2. (Previously Presented) The method of claim 1, wherein the first identifier is an account number.
3. (Previously Presented) The method of claim 1, wherein the second identifier is a combination of a user identification and password.

4. (Previously Presented) The method of claim 1, wherein the second identifier is a biometric identification system.

5. (Previously Presented) The method of claim 1, wherein the message includes:

a message portion; and

an attachment file in a format that is different from a format of the message portion.

6. (Previously Presented) The method of claim 1, further comprising a step of encrypting the website to view messages using an encryption method.

7. (Previously Presented) The method of claim 6, wherein the encryption method is SSL.

8. (Cancelled)

9. (Withdrawn - Currently Amended) A method for a business to provide customer access to a private message, comprising steps of:

- storing at least one private message in a secure database;
- associating the private message with a first identifier corresponding to an intended customer recipient, wherein the first identifier includes an account number;
- notifying the intended customer recipient by electronic mail of the private message stored in the secure database, wherein the electronic mail contains an address of or a link to a secure website;
- providing ~~[[a]]~~ the secure website for the intended customer recipient to view the private message;
- authenticating the intended customer recipient to view the private message at the secure website using a second identifier corresponding to the first identifier, wherein the second identifier includes at least one of: a password and an electronic mail address;
- searching the secure database for the first to find the private message to be viewed by the intended customer recipient; and
- displaying the private message associated with the intended customer recipient.

10. (Withdrawn) The method of claim 9, wherein the private message includes at least one of: customer account information, a financial statements, a special offer, a responses to an inquiry, and a transaction confirmation.

11. (Withdrawn) The method of claim 9, wherein the second identifier includes a biometric identification system.

12. (Withdrawn) The method of claim 9, wherein the private message includes:

a message portion; and

an attachment file in a format that is different from a format of the message portion.

13. (Withdrawn) The method of claim 9, further comprising a step of encrypting the website to view messages using an encryption method.

14. (Withdrawn) The method of claim 13, wherein the encryption method is SSL.